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Fax:	571-273-8300	Pages:	16 (including cover sheet)
Phone:	703-306-5447	Date:	August 10, 2005
Re:	App. Serial No. 10/728,226	Phone:	203-461-7292

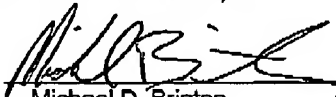
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FORMAL RESPONSE

Re: **Application Serial No. 10/728,226**
 Attorney Docket No. 98-043-C1
 Applicants: WALKER et al.
 Titled: "METHOD AND APPARATUS FOR DETERMINING A PROGRESSIVE DISCOUNT
 FOR A CUSTOMER BASED ON THE FREQUENCY OF THE CUSTOMER'S
 TRANSACTIONS"

CERTIFICATE OF TRANSMISSION

I hereby certify that this correspondence is being transmitted to the United States Patent and Trademark Office (Fax No. 571-273-8300) on August 10, 2005.

Dated: 08/10/05 By: 
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